

Information to identify the case:

Debtor 1	Stacey Anne Conover		Social Security number or ITIN xxx-xx-7756
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	16-29698-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stacey Anne Conover

1/7/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stacey Anne Conover
Debtor

Case No. 16-29698-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Jan 07, 2022

User: admin
Form ID: 3180W

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2022:

Recip ID	Recipient Name and Address
db	+ Stacey Anne Conover, 1707 Coventry Way, Millville, NJ 08332-2214
cr	+ Finance of America East c/o Loan Care, LLC, 1581 Main Street, Suite 200, Warrington, Pa 18976-3403
cr	+ Finance of America Mortgage, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
516466635	+ ATLANTA POSTAL CREDIT UNION, THOMPSON, O'BRIEN, KEMP & NASUTI, P.C., 40 Technology Parkway South, Suite 300, Norcross, Georgia 30092-2924
516447584	Atlanta Postal Credit union, 3900 Crown Road, Atlanta , GA 30380-0001
516547941	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516447588	Capital One, N.A./ Kohl's, POB 30285, Saly Lake City, Utah 84130-0285
516894433	+ Finance of America East, c/o Loan Care LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
516894434	+ Finance of America East, c/o Loan Care LLC, 3637 Sentara Way, Virginia Beach, VA 23452, Finance of America East c/o Loan Care LLC 23452-4262
516447594	+ Finance of America Mortgage, 15325 Fairfield Ranch Road, Suite 200, Chino Hills, CA 91709-8834

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 07 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516693489	Email/Text: bankruptcy@pepcoholdings.com	Jan 07 2022 20:29:00	Atlantic City Electric, POB 13610, Philadelphia, PA 19101-3610
516732322	Email/Text: bankruptcy@pepcoholdings.com	Jan 07 2022 20:29:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516447586	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jan 07 2022 20:30:00	Berks Credit & Collection, 900 Corpore Drive, Reading, Pennsylvania 19605-3340
516447587	+ EDI: CAPITALONE.COM	Jan 08 2022 01:23:00	Capital One Bank (USA), N.A., POB 5253, Carol Stream, Illinois 60197-5253
516547941	Email/PDF: bncnotices@becket-lee.com	Jan 07 2022 20:34:41	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516447589	+ EDI: CITICORP.COM	Jan 08 2022 01:23:00	Citi/Home Depot, POB 6497, Sioux Falls, South Dakota 57117-6497
516447590	EDI: WFNNB.COM	Jan 08 2022 01:23:00	Comenity / Pier 1 Imports, ATTN: Bankruptcy Department, POB 182125, Columbus, Ohio 43218-2125
516447591	EDI: WFNNB.COM	Jan 08 2022 01:23:00	Comenity Bank/Avenue Bankruptcy Departme,

District/off: 0312-1

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516447592	EDI: WFNNB.COM	Jan 08 2022 01:23:00	POB 182125, Columbus, Ohio 43218-2125
516447593	EDI: WFNNB.COM	Jan 08 2022 01:23:00	Comenity Bank/Lane Bryant, Bankruptcy Department, POB 182125, Columbus, Ohio 43218-2125
516522299	+ EDI: CBS7AVE	Jan 08 2022 01:23:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516447595	EDI: CBS7AVE	Jan 08 2022 01:23:00	Ginny's, 1112 7th Avenue, Monroe, Wisconsin 53566-1364
516601141	+ EDI: MID8.COM	Jan 08 2022 01:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517780926	+ EDI: AISMIDFIRST	Jan 08 2022 01:23:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
517780925	+ EDI: AISMIDFIRST	Jan 08 2022 01:23:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
516522305	+ EDI: CBS7AVE	Jan 08 2022 01:23:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516447596	+ EDI: CBS7AVE	Jan 08 2022 01:23:00	Montgomery Ward, 3650 Milwaukee St., Madison, WI 53714-2304
516635049	EDI: PRA.COM	Jan 08 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516634615	EDI: PRA.COM	Jan 08 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516515879	EDI: Q3G.COM	Jan 08 2022 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516447597	+ EDI: RMSC.COM	Jan 08 2022 01:23:00	SYNCB/Toys R Us, POB 965005, Orlando, Florida 32896-5005
516635698	+ Email/Text: bncmail@w-legal.com	Jan 07 2022 20:29:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516447598	+ EDI: WTRRNBNK.COM	Jan 08 2022 01:23:00	TD Bank USA/Target Credit, POB 673, Minneapolis, Minnesota 55440-0673

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516553197	*+	Finance of America Mortgage, LLC, 15325 Fairfield Ranch Road, Suite 200, Chino Hills, CA 91709-8834
516447585	##+	ATTN: CLARISA GASTELUM, Finance of America Mortgage, LLC, 15325 Fairfield Ranch Rd., Chino Hills, California 91709-8842
516447583	##+	Alltran Financial, LP, POB 610, Sauk Rapids, MN 56379-0610

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com
Steven P. Kelly	on behalf of Creditor Finance of America Mortgage LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Finance of America East c/o Loan Care LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Victor Druziako	on behalf of Debtor Stacey Anne Conover bkdruziako@aol.com

TOTAL: 7